IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application for:

Alden J. Blowers

Examiner: Paul W. Shumate

Serial No. 10/678,326 Art Unit: 3693

Filed: October 3, 2006 Confirmation No. 2584

For: METHOD FOR PROVIDING

COMPREHENSIVE ACH VENDOR SERVICES

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

In response to the Office Action mailed December 24, 2008, in connection with the above referenced patent application, the Applicant respectfully requests reconsideration in view of the following remarks.

The listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of the paper.